

In re:  
Joshua E. Roberts  
Jennifer I Roberts  
Debtors

Case No. 15-18534-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Apr 16, 2021

User: admin  
Form ID: 138NEW

Page 1 of 3  
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Joshua E. Roberts, Jennifer I Roberts, 4048 Trails Way East, Doylestown, PA 18902-6905
cr	+ HSBC BANK USA, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
cr	+ HSBC BANK USA, NATIONAL ASSOCIATION, P.O. Box 9013, Addison, TX 75001-9013
cr	+ HSBC BANK USA, NATIONAL ASSOCIATION, 14841 Dallas Parkway Suite 300, Dallas, Tx 75254-7883
cr	+ HSBC BANK USA, NATIONAL ASSOCIATION, 14841 Dallas Parkway, Suite 30, Dallas, TX 75254-7685
cr	+ HSBC Bank USA, National Association, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	+ HSBC Bank USA, National Association as Trustee for, 14841 Dallas Parkway, Suite 425, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	Wells Fargo Bank, N.A., 1 Home Campus, Des Moines, IA 50328-0001
13640070	+ AR Resources, Inc., P.O.Box 1056, Blue Bell, PA 19422-0287
13640072	+ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, P.O.Box 982235, El Paso, TX 79998-2235
13640073	Barclays Bank Delaware, Card Services, P.O.Box 8833, Wilmington, DE 19899-8833
13640075	+ Central Bucks Ambulance & Rescue, 455 East Street, Doylestown, PA 18901-3844
13640079	Commonwealth Of Pennsylvania, Department Of Revenue, P.O.Box 281041, Harrisburg, PA 17128-1041
13640081	+ Doylestown Hospital, Attn: Billing Dept., 595 West State Street, Doylestown, PA 18901-2597
13715683	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
13640082	+ FIA Card Services NA, Bank Of America, N.A., 655 Paper Mill Road, Newark, DE 19711-7500
13725163	+ HSBC Bank USA , NA, Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386
14557388	+ HSBC Bank USA, National Association as Trustee for, c/oSpecialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
13640083	+ Infiniti Financial Services, Bankruptcy Department, P.O.Box 660366, Dallas, TX 75266-0366
13774544	+ Jeffrey C. McCullough, Esquire, 16 North Franklin Street, Suite 300, Doylestown, PA 18901-3556
13658640	Navient Solutions, Inc. on behalf of, United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
13640087	Northstar Location Services, LLC, 4285 Genesee Street, Cheektowaga, NY 14225-1943
13640088	PNC Bank, P.O.Box 1366, Pittsburgh, PA 15230-1366
13640089	RBS Citizens, Commercial Loan Operations, P.O.Box 42004, Providence, RI 02940-2004
13640090	+ St. Mary's Medical Center, Attn: Billing Dept., 1201 Langhorne - Newtown Rd, Langhorne, PA 19047-1295
13640092	+ WF Home Mortgage, P.O.Box 10335, Des Moines, IA 50306-0335
13723327	Wells Fargo Bank, N.A., 1 Home Campus X2303-01A, Des Moines, IA 50328-0001
13640091	+ Wells Fargo Bank, N.A., C/O America's Servicing Company, P.O.Box 10335, Des Moines, IA 50306-0335

TOTAL: 28

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 17 2021 03:36:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov		

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		Apr 17 2021 03:35:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	Email/PDF: geccedi@recoverycorp.com	Apr 17 2021 04:00:40	Synchrony Bank, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13640071	Email/Text: legal@arsnational.com	Apr 17 2021 03:32:00	ARS National Services, Inc., P.O.Box 469100, Escondido, CA 92046-9100
14187817	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Apr 17 2021 03:31:00	United Student Aid Funds, Inc. (USAF), PO Box 8961, Madison WI 53708-8961
13669292	+ Email/Text: bncmail@w-legal.com	Apr 17 2021 03:34:00	CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13651101	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 17 2021 04:01:03	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13640074	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 17 2021 04:01:03	Capital One Bank USA, N.A., P.O.Box 30281, Salt Lake City, UT 84130-0281
13640077	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 17 2021 03:52:53	Citibank NA, P.O.Box 6500, Sioux Falls, SD 57117-6500
13725397	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 17 2021 03:31:00	Citizens Bank of Pennsylvania,NA, c/o Charles M. Koutsogiane, One Citizens Drive, Managed Assets ROP30B, Riverside RI 02915-3026
13640078	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 17 2021 03:32:00	Comenity Capital Bank, P.O.Box 182125, Columbus, OH 43218-2125
13640080	Email/PDF: creditonebknofications@resurgent.com	Apr 17 2021 04:01:20	Credit One Bank, P.O.Box 98873, Las Vegas, NV 89193-8873
13640084	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 17 2021 03:32:00	Internal Revenue Service, P.O.Box 7346, Philadelphia, PA 19101-7346
13640076	Email/PDF: ais.chase.ebn@americaninfosource.com	Apr 17 2021 04:00:48	Chase, P.O.Box 15298, Wilmington, DE 19850
13662774	Email/PDF: resurgentbknofications@resurgent.com	Apr 17 2021 04:02:26	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13640085	+ Email/Text: Bankruptcies@nragroup.com	Apr 17 2021 03:37:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
13640086	+ Email/PDF: pa_dc_claims@navient.com	Apr 17 2021 03:52:21	Navient, P.O.Box 9500, Wilkes Barre, PA 18773-9500
13673635	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 17 2021 03:52:14	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13648346	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 17 2021 03:34:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
13641790	Email/PDF: rmscedi@recoverycorp.com	Apr 17 2021 04:01:53	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	##+	Commonwealth of PA, Dept of Revenue, c/o Denise A. Kuhn, Office of the Attorney General, 21 S. 12th Street, 3rd Floor, Philadelphia, PA 19107-3604

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TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

**NOTICE CERTIFICATION**

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 18, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2021 at the address(es) listed below:**

Name	Email Address
DENISE A. KUHN	on behalf of Creditor Commonwealth of PA Dept of Revenue dkuhn@attorneygeneral.gov
JEFFREY C. MCCULLOUGH	on behalf of Plaintiff Jennifer I Roberts jeffmccullough@bondmccullough.com lchung@bondmccullough.com
JEFFREY C. MCCULLOUGH	on behalf of Joint Debtor Jennifer I Roberts jeffmccullough@bondmccullough.com lchung@bondmccullough.com
JEFFREY C. MCCULLOUGH	on behalf of Plaintiff Joshua E. Roberts jeffmccullough@bondmccullough.com lchung@bondmccullough.com
JEFFREY C. MCCULLOUGH	on behalf of Debtor Joshua E. Roberts jeffmccullough@bondmccullough.com lchung@bondmccullough.com
KEVIN G. MCDONALD	on behalf of Creditor HSBC Bank USA National Association as Trustee for Merrill Lynch Mortgage Investors, Inc., Mortgage Pass-Through Certificates, MANA Series 2007-AF1 bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor HSBC Bank USA National Association as Trustee for Merrill Lynch Mortgage Investors, Inc., Mortgage Pass-Through Certificates, MANA Series 2007-AF1 bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 11

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Joshua E. Roberts and Jennifer I  
Roberts

Debtor(s)

Bankruptcy No: 15-18534-mdc  
Chapter: 13

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***NOTICE OF DEADLINES***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 4/16/21